

EXHIBIT

E

ओरियन्टल बैंक ऑफ कॉमर्स(भारत सरकार का उपक्रम)
ओवरसीज ब्रांचएम-33, एम-ब्लॉक मार्केट, ग्रेटर कैलाश पार्ट-II
नई दिल्ली-110048 (इंडिया)फोन : 29212188, 29214088, 29218779
29212234, 29212235

टेलीक्स : 031-71178 ओबीसी-इए

फैक्स : 91-11-29215291, 29224089

स्विफ्ट : ORBCINBBANPO

दूरभाष बैंकिंग : 29215262, 29218785
OBC/GKI/Loans/EMMSONS/2006

ओ.बी.सी.

ORIENTAL BANK OF COMMERCE

(A GOVERNMENT OF INDIA UNDERTAKING)

Overseas Branch

M-33, M-Block Market, Greater Kailash Part-II
New Delhi-110048 (INDIA)Phones : 29212188, 29214088, 29218779
29212234, 29212235

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Tele Banking : 29215262, 29218785

Date: 08.08.2006

M/s Emmsons International Ltd
101, South Delhi House
12, Zamrudpur Community Centre
Kailash Colony
New Delhi - 110 048

Dear Sir

Sanction of /Renewal- cum-Enhancement of Credit Facilities of your Company

We refer to your request on the subject and are pleased to inform you that the following facilities have been sanctioned in favour of your company subject to the detailed terms & conditions as per annexed sheet.

- (a) Release of Packing Credit limit up to Rs.2500 lacs (renewal-cum-Enhancement)
- (b) FOBP/FUDBP under L/C Rs.900 lacs (Renewal)
- (c) FOBP/FUDBP against Order Rs.600 lacs (Renewal)
- (d) L/C (Import/Inland) Rs.1000 lacs (Enhancement from Rs.250 lacs)
- (e) Bank Guarantee Rs.150 lacs (Renewal cum reduction from Rs.180 lacs)
- (f) WCTL Rs.550 lacs (Renewal)

We request you to complete the documentation formalities and other stipulations as per the terms of sanction.

This letter is being sent to you in duplicate. Please return us the duplicate copy of this letter, duly signed by a person authorized through board resolution, in token of receipt as also acceptance of the terms and conditions governing the credit facilities being made available to you.

Yours faithfully,

Assistant General Manager
Encl: as above



Detailed terms & conditions of the sanction.

1. Nature of facility	Working Capital Term Loan (Review only)
Amount	Rs.6.00 crore
O/S as on 20/7/2006	Rs. 5.50 Crores.
Security	First charge on properties as detailed at point no. 1 in general conditions in this note.
Rate of Interest	PLR - 2.00% p.a. i.e. 9.50% presently. Penal Interest @ 2.00% p.a. for the irregular portion shall be recovered as per HO guidelines. Interest shall be recovered on monthly basis [as & when due].
Moratorium	One year
Repayment	12 quarterly instalments. First instalment shall be due in April - June 2006 quarter. First instalment has since been received.

2. Nature of facility	Packing Credit
Amount	Rs.25.00 crore (Enhanced from Rs. 22.00 Crores)
Security	1. Hypothecation of stocks in trade not older than six months & advance to suppliers on pari-passu basis. (Stocks of paddy/rice up to age of 12 months may be considered for working DP). 2. Advance shall be covered under Whole Turn Over Packing Credit Guarantee obtained by the Bank from ECGC.
Margin	5%
Rate of Interest	As per RBI directives/Head Office guidelines issued from time to time.
Term of sanction	One year.

3. Nature of facility	Foreign Documentary Bill Purchased (FDBP)/Foreign Usance Documentary Bill Purchased (FUDBP) against order(s) only
Limit	Rs.6.00 crore (Renewal only)
Security	Foreign Documentary Demand/Usance Bill having maximum usance of 90 days accompanied by Airway Bills/Bill of Lading and drawn under irrevocable letter of credit / Confirmed orders only.
Rate of Interest/Penal interest	As per RBI directives/Head Office guidelines issued from time to time.
Mode of charging interest/Commission / other charges	As per schedule of charges.
Term of sanction	One year

4. Nature of facility	Foreign Documentary Bill Purchased (FDBP)/Foreign Usance Documentary Bill Purchased (FUDBP) against LCs) only
Limit	Rs.9.00 crore (Renewal only)
Security	Foreign Documentary Demand/Usance Bill having maximum usance of





	90 days accompanied by Airway Bills/Bill of Lading and drawn under irrevocable Letter of Credit only.
Rate of Interest/Penal interest	As per RBI directives/HQ guidelines issued from time to time.
Mode of charging interest/Commission / other charges	As per schedule of charges.
Term of sanction	One year

5. Nature of Facility	Letter of Credit (Import/Inland)
Limit	Rs.10.00 crore (Enhanced from Rs. 2.50 Crores)
Purpose	For procurement of goods (Sulphur, DAP, Rock Phosphate, Sugar, Pulses, Dry Fruits, etc.).
Margin	5% in the shape of un-encumbered duly discharged FDRs/CDRs. (Along with interest accrued thereon)
Security	(1) Documents of title to goods in case of L/C on DP basis. (2) Hypothecation charge over the goods in case of L/C on DA basis. (Documents to be delivered against Trust Receipt in case of L/C on DA basis)
Favouring	Various suppliers
Tenor	DP or DA with 180 days usance.
Commission & other charges	As per Bank's schedule of charges.
Term	One year

6. Nature of Facility	Guarantee-Inland (Performance)
Amount	Rs.1.50 crore (Reduced from Rs. 1.80 Crores)
Beneficiary	FCI, and Various Govt. Departments
Security	Counter guarantee of the borrower
Margin	10%. Margin shall be kept in the shape of unencumbered duly discharged FDRs/CDRs. Interest on FDRs/CDRs shall not be released during the currency of guarantee facility.
Commission and all charges	As per Bank's schedule of charges Commission and other charges shall be recovered (as per Service Charges Schedule of the Bank as amended from time to time) at the time of issuance of guarantee. In case the guarantee period is extended, the commission for the extension period shall also be charged. Commission shall be recovered for the claim period if any
Term of Sanction	One year

- The Company is also permitted to book Forward Exchange Contracts up to Rs. 50.00 Crores.
- Convertibility of Rs. 20.00 Crores from Fund based limits to Non Fund based limits and not vice versa for their operational convenience may be permitted.
- Convertibility of 25% of the Preshipment limits to Post shipment limits and not vice versa for their operational convenience may be permitted.
- Full interchangeability between L/C & B/G limit is permitted.





28.0 OTHER TERMS & CONDITIONS OF SANCTION:

1) The WCTL is secured by way of first charge over the following properties and the Working capital limits are secured by way of second charge over the same properties as under:

- a) Equitable mortgage of property situated at 184 Kohat Enclave, Pitampura, Delhi standing in the names of Sh. Anil Monga and Sh. Rajesh Monga valued at Rs.1.21 crore. (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.).
- b) Equitable mortgage of property situated at 20, Ground Floor, NRI Complex, Greater Kailash-IV, New Delhi standing in the names of Sh. Anil Monga and Sh. Rajesh Monga valued at Rs.0.81 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.).
- c) Equitable mortgage of property situated at 20, Lower Ground Floor, NRI Complex, Greater Kailash-IV, New Delhi standing in the names of Sh. Anil Monga and Sh. Rajesh Monga valued at Rs.0.75 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.).
- d) Equitable mortgage of property situated at S-173, Second Floor Flat, Greater Kailash-I, New Delhi in the name of the company and having a market value of Rs.0.54 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.).
- e) Negative lien on the office flat at 301, South Delhi House, Zamrudpur Community Center, Kailash Colony, New Delhi valued at Rs.0.14 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.) and acquired by Sh. Rajesh Monga under power of attorney.
- f) Negative lien on the office flat at 302, South Delhi House, Zamrudpur Community Center, Kailash Colony, New Delhi valued at Rs.0.09 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.) and acquired by Sh. Anil Monga under power of attorney.
- g) Negative lien on the office flat at 102, First Floor, South Delhi House, 12, Zamrudpur Community Center, Kailash Colony, New Delhi valued at Rs.0.41 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.) and acquired by the Company under power of attorney.
- h) Negative lien on the office flat at Southern Half Portion of Ground Floor in South Delhi House, 12, Zamrudpur Community Center, Kailash Colony, New Delhi valued at Rs.0.47 crore (Valuation Report dated 28.03.2003 of M/S SJA Technical Consultants Pvt. Ltd.) and acquired by the Company under power of attorney.
- i) Equitable mortgage of property situated at Plot No. 1 (One) admeasuring 3813.98 Sq. Mtrs. And Plot No. 3 (Three) admeasuring 6774.00 Sq. Mtrs. Total of both Plot 10587.98 Sq. Mtrs. in Non Agricultural Land bearing Survey No. 352/1, Acres 7 - 23 Gunthas, Survey No. 352/4 Acres 2 - 10 Gunthas & Survey 573/7 Acres 2 - 36 Gunthas & Survey No. 350-B Acres 2 - 10 Gunthas i.e. total acres 14 - 39 gunthas = 60610.38 Sq. Mtrs converted for Industrial Godown and storage purpose, lying and situate at village Mithirohar, Taluka Gandhidham-Kutch standing in the names of Sh. Anil Monga and Sh. Rajesh Monga.





Monga. (Combined valued at Rs. 1.52 crore with property mentioned in S.No. j, Valuation Report dated 29.11.2004 of AR INDRU SAINANI).

- j) Equitable mortgage of property situated at Plot No. 1-A (One-A) admeasuring 3814.53 Sq. Mtrs. And Plot No. 2 (Two) admeasuring 5918.54 Sq. Mtrs. Total of both Plot 9733.07 Sq. Mtrs. in Non Agricultural Land bearing Survey No. 352/1, Acres 7 - 23 Gunthas, Survey No. 352/4 Acres 2 -10 Gunthas & Survey 573/7 Acres 2 -36 Gunthas & Survey No. 350-B Acres 2 -10 Gunthas i.e. total acres 14 -39 gunthas = 60610.38 Sq. Mtrs converted for Industrial Godown and storage purpose, lying and situate at village Mithirohar, Taluka Gandhidham-Kutch standing in the names of Sh. Rajesh Monga (Combined valued at Rs. 1.52 crore with property mentioned in S.No. i, Valuation Report dated 29.11.2004 of AR INDRU SAINANI).

The negative lien already held will continue to secure the facility with the undertaking of the owners.

- Personal guarantee of the following persons (NFW is calculated after reducing the value of property mortgage with the banks :

	NFW (Rs. in crore)
Sh. Anil Monga	0.85
Sh. Rajesh Monga	0.05
Sh. Madan Lal Monga	0.64
Sh. Sanjeev Monga	0.96
Sh. Roshan Lal Monga	0.93
Total	3.43

2. Lead Bank Charges, process fee and other charges shall be recovered from the borrower as per Bank's schedule of charges.
3. Undertakings as per ANNEXURE 'A' shall be obtained from the borrower on its letter pad.
4. All other terms and conditions applicable to such type of facilities as per ANNEXURE 'B' and General Terms & Conditions as per ANNEXURE 'C' shall be strictly complied with.
5. The securities shall be properly charged and all documentation formalities completed in consultation with Regional Office and Legal Retainer at R.O. Vetting should be got done.
6. All inspection irregularities shall be got rectified immediately, before release of the enhanced facilities.
7. While buyer-wise policy of ECGC shall be waived off, as per existing arrangement and 1 % from every export bill shall be deducted and kept in the shape of CDR as additional security till the amount reaches Rs.1.00 crore. The said CDR.s shall be charged to both the banks on pari-passu basis.
8. Written consent of IOB shall be obtained for the limits as proposed & for taking up 50% share in the same.
9. Bank's charge with ROC to be modified/created/registered within the prescribed time limit.
10. Latest CRs of the Directors/guarantors be submitted.
11. All other usual terms and conditions as applicable to above type of advances shall strictly be complied with.





12. The Company as well guarantors shall submit necessary documents pertaining to disclosure of information to Credit Information Bureau of India (CIBIL) as advised vide circular No. HO/ADV/17/2004 dated 29/05/2004.
13. The borrower shall undertake that they would not induct any person, who is a Director on the Board of a Company which has been identified as willful defaulter and further undertake that in case, such a person is found to be on the Board of borrower Company, they would take expeditious and effective steps for removal within 30 days of such fact coming to its notice.
14. The borrower shall undertake to issue appropriate undertaking / affidavits/certificates as the Bank may require from time to time certifying that the funds comprising of the entire amount of loan/facility/sum due/amount outstanding in the account have been used exclusively for the purpose for which they were obtained and the same have not been diverted / siphoned and no misrepresentation has been caused of any kind of accounts falsified / any fraudulent transaction have been carried out etc.
15. The borrower shall undertake that upon identification of aforesaid account as a willful defaulter on account of any of the reasons stated above including any similar reason as stated above, that they would be debarred from availing bank finance for floating new ventures for a period of 5 years from the date the name of willful defaulters by RBI. They agree that in case of any false / wrong information, the Bank may consider any legal proceedings, civil / criminal, as may be necessary.
16. If any other better terms have been offered to other lenders by the Company as regards to the interest rate, security, charges commission / fee etc., the same shall be applicable to us as well.
17. Our share of the enhanced limits may be permitted to be released, pending receipt of sanctions from other member banks, based on individual documentations.





ANNEXURE 'A'

VARIOUS UNDERTAKINGS TO BE OBTAINED FROM THE BORROWER ON LETTER PAD

The borrower shall undertake:

1. Not to effect/permit withdrawals of deposits or withdrawals by family members, friends or directors during the currency of the bank advance without the prior approval of the bank.
2. That the names of Borrower, or its Directors/Partners or Guarantors do not figure in any list of defaulters circulated by RBI or any Bank and Financial Institution nor the names of partners/directors appear in caution list issued by RBI/ECGC/DGFI etc.
3. To deal exclusively with member Banks.
4. To declare dividend only after obtaining approval from the bank [in case of default in payment of interest/installments of Term Loan].
5. Not to pay any consideration, in whatever form, to the guarantors/guaranteeing directors, either directly or indirectly (except without prior approval of the Bank) for the guaranteeing of credit limits sanctioned by the bank. Similar undertaking shall also be obtained from the guarantors.
6. Not to obtain any financial assistance from any other source without express approval of the bank in writing.
7. Not to effect any change in promoter directors or in the core management team nor any merger/ acquisition/ amalgamation shall be done without express permission of the Bank in writing. A confirmation to this effect shall be obtained from the borrower.
8. Not to extend finance to associate concerns during the currency of the Bank's advance without the bank's prior written consent.
9. Not to effect any change in the company's capital structure.
10. Not to implement any scheme of expansion/modernisation/diversification/ renovation or acquire/sell any fixed assets during any accounting year, except under such scheme, which have already approved by the bank.
11. Not to Invest in shares/debentures or lend or advance funds to or place deposits with any other concern except normal trade credit or security deposits in the normal course of business or advances to employees.





12. Not to undertake guarantee obligations on behalf of any other company, firm or person.
13. Not to allow monies brought in by principal shareholders/directors/depositors to be withdrawn.
14. Not to effect any change in the remuneration payable to the directors either in the form of sitting fees or otherwise.
15. Not to create any further charge, lien or encumbrance over the assets and properties of the firm charged/o be charged to the bank in favour of any other bank, financial institution, Company, firm or person.
16. To confine it's entire banking business relating to activity including deposit, bill business, foreign exchange business to the member banks of the consortium, pro-rata share of the banking business shall be routed through the Bank.
17. To keep the Bank informed of the happening of any event likely to have a substantial effect on their profits or business.
18. To maintain adequate books and records which should correctly reflect their financial position and scope of operations and should submit to the Bank at regular intervals such statements as may be prescribed by the Bank in terms of RBI instructions issued from time to time or otherwise. The borrower shall give an undertaking that the Bank reserves the right to periodically inspect their records and books of accounts to ensure the correctness of information furnished by them.
19. To submit Audited Financial Statements etc. to the Bank within the stipulated period of time. The company will be liable to pay penal rate of interest in case of any delay in submission of the data in question.





ANNEXURE 'B'
TERMS AND CONDITIONS FOR WCTL/PACKING CREDIT FACILITY

1. Packing Credit facility would be permitted as long as the borrowers' name is not included in the list of defaulters circulated by Bank/ECGC/RBI from time to time
2. In case running account packing credit facility is allowed without insisting on confirmed order/ LC shall have to be produced by the borrower subsequently within the prescribed time and packing credit shall be got adjusted by Export proceeds at the time of purchase/ discount of Export Bills following the principle 'First-in-First Out'
3. In case Packing Credit is allowed against a specific confirmed order/LC the advance shall be got adjusted by export proceeds at the time of purchase/ discount of Export Bill covering that specific consignment.
4. Advance shall be covered under Whole Turnover Packing Credit Guarantee obtained by the Bank from ECGC and the premium shall be borne by the borrower
5. Inspection of Assets charged to the Bank and the borrowers books/ records shall be conducted monthly or often at irregular intervals by an authorised official of the bank. All expenses in this respect shall be borne by the borrower.
6. Assets charged to the Bank shall be evaluated at cost price/ market price/ realisable value/controlled-price or cost of production whichever is lower
7. All assets whether by way of Primary Security/ collateral charged to the Bank shall be comprehensively insured against all kinds of risks with the agreed bank clause.
8. All RBI guidelines relating to export credit shall be complied with.
9. All conditions stipulated by ECGC for providing cover shall be complied with.

TERMS AND CONDITIONS FOR FOREIGN DOCUMENTARY BILL PURCHASED (FDBP)/FOREIGN USANCE DOCUMENTARY BILL PURCHASED (FUDBP) FACILITY

1. The bills shall be negotiated/discounted after verifying the authenticity of the confirmed order/ Letter of Credit.
2. The bills shall be negotiated/discounted only after the borrower has obtained from ECGC (unless otherwise waived) Comprehensive Risk Policy in case of Export against 'orders'
3. In case, bills are drawn under Letter of Credit, necessary cover from ECGC would be obtained by the borrower to cover political risks wherever warranted, depending upon the country of Export
4. Single party liability shall not exceed the buyers' limit approved by the ECGC wherever ECGC policy has been obtained
5. Credit Report on the drawees shall be obtained from their bankers and shall be revised periodically in case the bills are drawn against confirmed orders
6. Proceeds of the bills shall be utilised for adjustment of the Packing Credits wherever granted
7. Advance shall be covered under Whole Turnover Post Shipment Guarantee obtained by the bank from ECGC and the premium shall be borne by the borrower.





**TERMS AND CONDITIONS FOR LETTER OF CREDIT
(IMPORT/INLAND) FACILITY**

1. Borrower shall undertake to retire the bills without devolving liability on the bank
2. Fresh LC shall not be established till the account remains irregular due to non-payment of bills drawn under the LC
3. LC shall be issued on Standard Format of the Bank and no onerous clause shall be incorporated in the Letter of Credit
4. Commission/charges/out of pocket expenses shall be recovered from the applicant as per Service Charges Schedule as amended from time to time.
5. While establishing import LCs, all the relative RBI exchange control guidelines shall be complied with.
6. The borrower shall undertake to comply with all the exchange/import trade control regulations of RBI in respect of the imports under the import LC limit.
7. The borrower will furnish an undertaking to the effect that in respect of the transactions relating to the import LCs, they will bear exchange fluctuations risk, if any and that they will arrange for necessary forward cover, whenever called upon to do so by the bank.
8. In case of LC issued on DA basis :
 - a) The goods covered under LC but released on trust shall not be taken into account for the purpose of calculation of drawing power in the CC(Hyp.) account till the bills drawn under LC are retired by the borrower.
 - b) Loaning documents shall be obtained for combined limit of Cash Credit and *Letter of Credit* ~~Cash Credit~~ LC.
 - c) The sale proceeds shall be routed through the ~~Cash Credit~~ Current Account and/ or deposited with the Bank so as to honour the liability on the due date.





TERMS & CONDITIONS FOR BG FACILITY:

- 1) The Bank Guarantee form shall incorporate the clause as per HO Circular No. HO/ADV/34/232/97-98 dated 18/11/1997
- 2) Guarantees issued shall be specific and unequivocal as regards i) Amount; ii) Period iii) Beneficiary iv) Purpose
- 3) Guarantee shall not contain any onerous clause and as far as possible shall be issued on the 'Model Form' as approved by the Bank
- 4) The following type of guarantees shall not be issued:-
- 5) a) Guarantees having unlimited validity/ maturity of more than 10 years excepting in favour of courts backed by 100% margin.
- 6) Guarantees in respect of deposits/ loans received by any person/ Non-Banking Finance Companies from any source
- 7) Guarantee commission shall be recovered for the claim period also, if any.
- 8) The Bank Guarantee issued by the Branch shall not contain any onerous clause or liability for payment of interest. The liability of the Bank should be clearly determined in terms of amount and time. If deemed necessary, the guarantee format may be got vetted from the Legal Retainer at Regional Office.
- 9) In case of Export guarantees, the same shall be covered under ECGC's advance payment guarantee/export performance guarantee or as per rules of the ECGC and the relative ECGC premium to be borne by the company. Borrower to comply with the formalities for getting due coverage and all relative charges/fees of ECGC to be borne by the borrower.
- 10) The borrower will be required to execute hypothecation agreement extending charge over the company's current assets to the extent of guarantee limit as a cover for all guarantees issued and/or to be issued by the bank on behalf of the company.
- ✓ 11) The borrower shall give an irrevocable letter of authority to the bank for debiting their account straightaway with the amounts of claims received from the beneficiary plus incidental charges.
- 12) Guarantees will be issued by the bank on behalf of the company without in any manner implying a commitment to allow additional credit facilities to the company for payment of claims against guarantees.
- ✓ 13) The bank shall be entitled at any time during the currency of the guarantee, to demand and recover any margin upto the full extent of 100% of the guarantees, and in default of payment by the borrower of the margin so demanded, the bank reserves its right to recover such margin by debit to any of the borrower's accounts and such debit shall be recoverable from the borrowers as their dues.





ANNEXURE 'C'

GENERAL TERMS & CONDITIONS OF SANCTION

1. Branch shall obtain from an approved valuer latest valuation reports of the properties charged to the banks. The valuation reports should show the realizable value of the properties.
2. An undertaking shall be obtained from the owners of the properties mortgaged to the Bank that there are no arrears of tax including interest leviable thereon under various provisions of Income Tax Act, against them.
3. All RBI Exchange control guidelines relating to issue of foreign bank guarantees in foreign currency shall be complied with.
4. All statutory and/or regulatory permissions or guidelines from local or other competent authorities shall be obtained by the branch/borrower (as applicable).
5. The charge shall be got filed/modified (as applicable) with the Registrar of Companies within the prescribed time limit and duly registered.
6. Latest CRs of the directors/guarantors be compiled and submit a copy of the same to Head Office/Regional Office.
7. Monitoring officer shall be nominated by the Regional Office. The designated Credit Monitoring officer shall submit regularly quarterly/monthly reports as applicable to H.O./R.O. as per the prescribed system.
8. The borrower shall submit all the prescribed QIS statements at regular intervals within the prescribed time limit, as applicable failing which penal interest @ 1% over and above normal interest shall be charged in case of default.
9. Documents shall be obtained as per Single Window Scheme of Documentation.
10. Advance/facility sanctioned shall be used for the specific purpose for which it is sanctioned and not for any other purpose. End use of the funds/facility shall be ensured by the Branch.
11. Bank's nameplate shall be affixed on all the assets charged to the Bank.
12. All pending inspection/audit irregularities shall be got rectified.
13. The Borrower shall ensure that the NOC/Clearance/permission of the Pollution control Board is obtained and renewed from time to time.
14. Stock audit shall be got done by an independent CA at prescribed intervals.
15. Search report in respect of charges already created shall be kept on record.
16. The borrower shall take steps to improve the credit rating under all relevant parameters.
17. In terms of HO Circular No.HO/R&I/14/2001-02/355 dated 09.02.2002, an affidavit and undertaking about the names, age and address of legal heirs of the borrower/obligants/guarantors shall be obtained, which shall be recorded and updated from time to time.
18. In terms of HO Circular No.ADV/17/2004-05 dated 29.05.2004 necessary documents/declaration from the borrower/guarantor pertaining to Credit Information Bureau of India (CIBIL) shall be obtained.
19. All the securities shall be kept comprehensively insured with 'Agreed Bank Clause'.

